

GOLDMAN & BESLOW, LLC
Attorneys at Law
7 Glenwood Avenue
East Orange, New Jersey 07017
Tel. 973-677-9000

David G. Beslow, Esq. #DGB-5300
Attorneys for Debtors, Joseph William Nittoso and Therese Celeste Edwards

In Re:

**JOSEPH WILLIAM NITTOSO,
THERESE CELESTE EDWARDS,**

Debtor.

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Case No. 17-35590/VFP

Chapter 13

**DEBTOR'S CERTIFICATION IN
SUPPORT OF CONFIRMATION OF
MODIFIED CHAPTER 13 PLAN**

THERESE CELESTE EDWARDS hereby certifies that:

1. I am the Debtor in the above referenced bankruptcy case filed on December 22, 2017. I am preparing this certification in support of my modified Chapter 13 plan.
2. My original Chapter 13 plan was filed on December 22, 2017. The plan was confirmed on October 18, 2018 and an order confirming plan was entered on October 23, 2018. A copy of the order is on file with the Court.
3. My plan was confirmed with a 100 percent distribution to the unsecured creditors. The reason for this distribution was because my husband and I had substantial disposable monthly income, and we had the ability to make a Trustee payment in an amount to pay back all of our debts.
4. Unfortunately my husband recently became unemployed, and his only

source of income is New York State Unemployment. I have attached proof of his income as an Exhibit to this certification. This drastic reduction in our monthly income has made it impossible to maintain Trustee payments in the amount we originally proposed.

5. Thankfully, I am still gainfully employed, and I actually net approximately \$200.00 extra dollars each month. I have attached my most recent paystub as an Exhibit to this certification. Despite this limited increase in my income, as a family we still bring home substantially less income than we did at the time of filing.
6. We have prepared a modified plan, seeking to reduce our payments to the Chapter 13 Trustee, and to reduce the distribution from 100 percent to a pro rata plan. We have also prepared an amended budget, which shows that we have drastically decreased our expenses to coincide with the substantial decrease in our income. We still have the ability to maintain a reasonable payment to the Trustee, just not one as large as when we originally filed the bankruptcy case.
7. Our petition, plan and schedules were filed in good faith. We are completely current with our Chapter 13 Trustee payments, having paid \$20,815.00 into our plan over the life of this case. It is our intention to complete our plan, cure our mortgage arrears, and ultimately receive a discharge and a fresh start with our lives.
8. For these reasons, and any others that the Court deems fit to adopt, I respectfully request that the Court confirm our modified Chapter 13 plan.

I HEREBY CERTIFY that the foregoing statements made by me are true to the best of my knowledge, information, and belief. I am aware that if any of the foregoing is willfully false, I am subject to punishment for false swearing.

DATED: March 7, 2019


/S/ THERESE CELESTE EDWARDS
Debtor 3/7/19

OPERATING ENGINEERS LOCAL 825
65 SPRINGFIELD AVE
SPRINGFIELD, NJ 07081
973-671-6771

Doc 44 Filed 03/27/19 Entered 03/27/19 09:37:26 Desc Main Document Page 4 of 6

03/07/2019	Direct Deposit
DATE	CHECK NO.

PAY TO THE
ORDER OF

THERESE C EDWARDS
110 LEXINGTON AVE
BLOOMFIELD NJ 07003

Total Net Direct Deposit(s)
\$3066.02

AMOUNT

VOID THIS IS NOT A CHECK.....

BANK OF AMERICA
PAYABLE IF DESIRED AT:
ALL BANK OF AMERICA BANKS



****NON-NEGOTIABLE****
AUTHORIZED SIGNATURE(S)

TO VERIFY AUTHENTICITY OF THIS DOCUMENT, THE BACK CONTAINS HEAT SENSITIVE INK THAT CHANGES FROM BLUE TO CLEAR AND ALSO CONTAINS AN ARTIFICIAL WATERMARK WHICH CAN BE VIEWED WHEN HELD AT AN ANGLE

FOLD AND REMOVE

FOLD AND REMOVE

PERSONAL AND CHECK INFORMATION

THERESE C EDWARDS
110 LEXINGTON AVE
BLOOMFIELD, NJ 07003

Soc Sec #: XXX-XX-XXXX Employee ID: 20251
Hire Date: 09/12/11
Status: FT
Filing Status:
Federal: Married, 0
State: NJ, Married, 0
Dept: 120

Pay Period: 02/18/19 to 03/03/19

Check Date: 03/07/19 Check #: Direct Deposit

NET PAY ALLOCATIONS

DESCRIPTION	CURRENT (\$)	YTD (\$)
CHECKING 1 - 0529	3066.02	18649.14
Net Pay	3066.02	18649.14

EARNINGS

DESCRIPTION	HRS/ UNITS	RATE	CURRENT (\$)	YTD HRS/ UNITS	YTD (\$)
HOURLY PAY	103.02	49.7500		440.07	
SALARY			3980.00		19900.00
HOLIDAY PAY	8.00	49.7500		40.00	
PTO ANNUAL PAYO				88.00	4378.00
PTO				16.00	
HOURS WORKED	103.02			440.07	
ADJ EARNINGS			3980.00		24278.00
GROSS EARNINGS	111.02		3980.00	584.07	24278.00

WITHHOLDINGS

DESCRIPTION	CURRENT (\$)	YTD (\$)
FEDERAL W/H	457.18	2830.64
OASDI	246.76	1505.24
MEDICARE	57.71	352.03
STATE W/H NJ	125.47	777.10
STATE SDI NJ	6.77	41.29
STATE SUI NJ	15.22	92.85
NJ EE WORKFORCE DEV	1.69	10.31
NJ EMPLOYEE FLI	3.18	19.40
TOTAL	913.98	5628.86

NET PAY

CURRENT (\$)

YTD (\$)

3066.02

18649.14

Payrolls by Paychex, Inc.

0418-P665 OPERATING ENGINEERS LOCAL 825 ■ 65 SPRINGFIELD AVE ■ SPRINGFIELD, NJ 07081 ■ 973-671-6771 ■

Post Date	Description	Amount	Balance
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03/18/2019 12:06			
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03/18/2019 08:45	[company--> Paypal Desc--> Inst Xfer Class-->web]		
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03/18/2019 08:45	Ach Credit [company--> Nys Dol Ui Dd Desc--> Ui Dd Class-->ppd]	393.75	2,010.14
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03/18/2019 07:31			
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03/18/2019 07:27			
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03/17/2019 16:12			
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03/17/2019 13:56			
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03/17/2019 00:55			
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03/16/2019 14:26			
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Post Date	Description	Amount	Balance
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03/20/2019 08:39	Ach Credit [company--> Nys Dol Ui Dd Desc--> Ui Dd Class-->ppd]	393.75	3,178.98
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